

REMARKS

This is in response to the Office Action mailed on June 14, 2007. All rejections and objections are respectfully traversed. Claims 1-17 are pending in the application. No claims are currently amended. New claims 18 - 21 are added. No new matter is added. Support for the new claims can be found throughout the specification, for example on page 8, lines 6 - 24 and page 9, lines 22 - 25.

Rejections Under 35 U.S.C. §103

Claims 1-7 and 10-13 and 15-17 are rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent Application Publication No. 2004/0186821 to Matson et al. (hereinafter "Matson") in view of U.S. Patent Application Publication No. 2005/0160014 to Moss et al. (hereinafter "Moss"). It is noted that on page 2 of the Office Action the Examiner summarizes the rejections of claims 1-7, 10-13 and 15-17 as being unpatentable over Matson in view of Syed. However, the detailed action applies Moss rather than Syed. Applicants herein respond to rejections over Matson/Moss.

Claim 1, representative in part of the other rejected claims, recites:

1. A system for processing incoming data and inserting said incoming data into a database, comprising:
 - a processor interconnected with said database, said processor having;
 - an incoming data receiving component, to connect to a source of data and receive incoming data;
 - a parsing component communicating with said incoming data receiving component, to receive and parse said incoming data as a function of a plurality of fields;
 - a loader component, in communication with said parsing component, to receive parsed data from said parsing component, and to **sort said parsed data into a plurality of temporary tables as a function of said plurality of fields;**
 - a data sorting component, in communication with said plurality of temporary tables and with said database, to access sorted data in said plurality of temporary tables, and to re-sort said sorted data into a plurality of tables in said database.

In the Office Action, the Examiner asserted that Matson discloses “a loader component, in communication with said parsing component, to receive parsed data from said parsing component, and to sort said parsed data [stores in XML file 215] (see [0039], lines 1-3) as a function of said plurality of fields (see [0037]). Contrary to the Examiner’s characterization, the cited portion of Matson recites “Once the data from the supplier data file 203 is converted to a standard form (e.g., XML), the data is stored in the supplier XML file 215.” Applicants respectfully submit that here, Matson simply discloses storing the parsed XML data without any further sorting at all, no less, *sorting the parsed data into temporary tables as a function of said plurality of fields* as particularly claimed. The present application particularly recites sorting the parsed data, and describes the claimed sorting in the specification whereby, for example, “[t]he loader processor 50 is typically an SQL loader processor, thereby sorting the transaction data in accordance with the programmed queries to sort the data into appropriate temporary tables.” (Specification, page 8, lines 10-12). Applicants respectfully submit that, among other things, neither Matson, nor Moss teach or suggest anything about the claimed step that is performed by the loader component of the present invention. Thus prima facie obviousness of claim 1 has not been established, and claim 1 and claims dependent thereon are patentably distinguishable over the combinations of Matson/Moss.

Claims 8, 9 and 14 are rejected under 35 U.S.C. §103(a) as being unpatentable over Matson in view of Moss as applied above and further in view of U.S. Patent No. 6,633,878 to Underwood (hereinafter “Underwood”). Again, in these rejections, the Examiner erroneously cited “Matson/Syed” but apparently intended to cite “Matson/Moss”. The Examiner acknowledges that the references fail to explicitly disclose the further limitation wherein said data is transactional data representing transactions completed using a commercial credit card. The Examiner asserted that Underwood discloses these further limitations and that it would have been obvious to combine the teachings of Matson/Syed [sic] (intending Matson/Moss) and Underwood. Applicants respectfully submit that no combination of Matson/Moss and Underwood (or Syed) teaches or suggests each of the claimed steps including, among other things, *sorting the parsed data into temporary tables as a function of said plurality of fields* as Applicants particularly claim. Since no combination of the cited references teaches or suggests

each and every element particularly claimed, Applicants respectfully submit that all of the rejections under 35 U.S.C. §103(a) are improper and should be withdrawn. Reconsideration is respectfully requested.

CONCLUSION

For at least the reasons set forth above, reconsideration and allowance of this application are believed to be in order, and such action is hereby solicited. If any points remain an issue which the Examiner feels may be best resolved through a telephone interview, the Examiner is kindly requested to contact the undersigned at the telephone number listed below. The Examiner is invited and encouraged to telephone the undersigned with any concerns in furtherance of the prosecution of the present application.

Please charge any deficiency as well as any other fee(s) which may become due at any time during the pendency of this application, or credit any overpayment of such fee(s) to Deposit Account No. 50-2896.

Respectfully submitted,

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Dated:

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